

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant:

Robert J. NIGHAN

Serial No.:

09/877,939

Filing Date:

June 8, 2001

For:

METHOD AND SYSTEM FOR INSURING AGAINST
LOSS IN CONNECTION WITH AN ONLINE
FINANCIAL TRANSACTION

Examiner:

To Be Assigned

Art Unit:

To Be Assigned

Honorable Assistant Commissioner of Patents
Washington, DC 20231**INFORMATION DISCLOSURE STATEMENT**

S I R:

Pursuant to 37 C.F. §§ 1.56, 1.97 and 1.98, the attention of the Patent and Trademark Office is hereby directed to the references listed on the attached Form-PTO 1449.

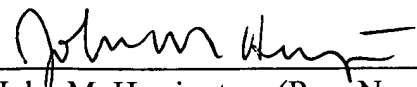
This Information Disclosure Statement is being submitted prior to the mailing of a first Office Action in this application, therefore, no certification or fee is required (37 C.F. § 1.97b(3)).

It is respectfully requested that the references listed on the attached form be expressly considered by the Examiner and be made of record in the application and appear among the "References Cited" on any patent to issue therefrom.

Respectfully submitted,

Date: 10/3/01

By:


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Disclosure Statement by
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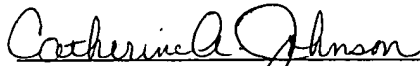
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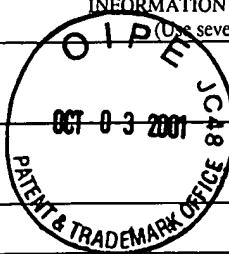
09/877,939

Date Filed:

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I hereby certify that the documents identified above are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to the Assistant Commissioner for Patents, Washington, DC 20231.


Catherine A. Johnson

Form PTO-1449 (Rev. 2-32)		U.S. Department of Commerce Patent & Trademark Office		Atty. Docket No. TRAV0003		Serial No. 09/877,939	
INFORMATION DISCLOSURE STATEMENT (Use several sheets if necessary)				Applicant Robert J. NIGHAN			
				Filing Date 6/8/01		Group	
U.S. PATENT DOCUMENTS							
Examiner Initial		Document Number	Date	Name	Class	Sub-Class	Filing Date (if appropriate)
	1.	4,876,648	10/24/89	Lloyd	364	408	1/12/88
	2.	5,644,118	7/1/97	Hayashida	235	379	4/19/96
	3.	5,745,574	4/28/98	Muftic	380	23	12/15/95
	4.	5,884,274	3/16/99	Walker et al.	705	4	11/15/96
	5.	5,903,880	5/11/99	Biffar	705	39	7/19/96
	6.	5,903,882	5/11/99	Asay et al.	705	44	12/13/96
	7.	6,018,714	1/25/00	Risen, Jr. et al.	705	4	11/8/97
	8.	6,105,010	8/15/00	Musgrave	705	44	12/31/97
	9.	6,138,102	10/24/00	Hinckley, Jr.	705	4	7/31/98
FOREIGN PATENT DOCUMENTS							
		Document	Date	Country	Class	Sub-class	Translation Yes/No
OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)							
	1.	"Electronic-Money Primer From Treasury Conference", US Department of the Treasury; 9/30/96					
	2.	"More New Jersey Consumers Check Out Online Banking", KRTBN Knight-Ridder Tribune Business News; 12/3/00					
	3.	"Info Highway Robbers Try Cracking the Vault"; US Banker; Vol. 105, No. 5; 5/95					

Form PTO-FB A820
(also form PTO-1449)

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